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PATENT RESPONSE

AMENDED CLAIMS

1 – 15. (cancelled)

16. (previously presented) A method for accessing a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a master template for each biometric sample for an applicant, said method comprising steps of:

- a. receiving unrestricted identification data from said applicant;
- b. retrieving all master templates associated with said identification data;
- c. receiving a live image of a biometric sample from said applicant;
- d. generating a live template from said live image; and
- e. accessing said system if said live template corresponds to one of said master templates according to predefined criteria.

17. (previously presented) The method of claim 16 wherein accessing said system comprises consummating a transaction.

18. (previously presented) The method of claim 17 wherein said transaction comprises a non-financial transaction.

19. (previously presented) The method of claim 17 wherein said transaction comprises a financial transaction.

20. (previously presented) The method of claim 19 wherein said system consummates said financial transaction with stored financial account data.

21. (previously presented) The method of claim 20 wherein said system consummates said financial transaction with stored financial account data received as said identification data.

22. (previously presented) The method of claim 21 wherein said system updates said applicant's financial account data based on said identification data.

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23. (previously presented) The method of claim 20 wherein said system presents said stored financial account data to said applicant.

24. (previously presented) The method of claim 23 wherein said system consummates said financial transaction based on receipt of selection from said presentation by said applicant.

25. (previously presented) The method of claim 19 wherein said system consummates said financial transaction with non-stored financial account data.

26. (previously presented) The method of claim 25 wherein said system stores said non-stored financial account data.

27. (previously presented) The method of claim 26 wherein said system stores said non-stored financial account data as said applicant's financial account data.

28. (previously presented) The method of claim 26 wherein said system stores said non-stored financial account data as tracking data.

29. (previously presented) The method of claim 25 wherein said system receives said non-stored financial account data from token means.

30. (previously presented) The method of claim 29 wherein said token means comprises a data card.

31. (previously presented) The method of claim 17 wherein said consummation is paperless.

32. (previously presented) The method of claim 17 wherein said system receives authorization for said consummation.

33. (previously presented) The method of claim 32 wherein said system receives said authorization from said applicant.

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34. (previously presented) The method of claim 33 wherein said authorization precedes said consummation.

35. (previously presented) The method of claim 32 wherein said system receives said authorization from an external party.

36. (previously presented) The method of claim 35 wherein said authorization precedes said consummation.

37. (previously presented) The method of claim 35 wherein said authorization is based on a data exchange with said external party.

38. (previously presented) The method of claim 16 wherein accessing said system comprises receiving additional enrollment data from said applicant and storing said enrollment data.

39. (previously presented) The method of claim 16 wherein accessing said system comprises receiving additional identification data from said applicant and storing said additional identification data.

40. (previously presented) The method of claim 16 wherein said system receives said identification data from non-token means.

41. (previously presented) The method of claim 16 wherein said system receives said identification data from token means.

42. (previously presented) The method of claim 41 wherein said token means comprises a data card.

43. (previously presented) The method of claim 16 wherein said biometric sample comprises a fingerprint.

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44. (previously presented) The method of claim 16 wherein said biometric sample comprises a voiceprint.

45. (previously presented) The method of claim 16 wherein said biometric sample comprises a handprint.

46. (previously presented) The method of claim 16 wherein said biometric sample comprises hand writing.

47. (previously presented) The method of claim 16 wherein said biometric sample comprises hand geometry.

48. (previously presented) The method of claim 16 wherein said biometric sample comprises facial geometry.

49. (previously presented) The method of claim 16 wherein said biometric sample comprises facial recognition.

50. (previously presented) The method of claim 16 wherein said biometric sample comprises a retinal scan.

51. (previously presented) The method of claim 16 wherein said biometric sample comprises an iris scan.

52. (previously presented) The method of claim 16 wherein said biometric sample comprises thermal imaging.

53 - 103. (cancelled)

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104. (previously presented) A method for accessing a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and multiple master templates for each biometric sample for an applicant, said method comprising steps of:

- a. receiving unrestricted identification data from said applicant;
- b. retrieving all master templates associated with said identification data;
- c. receiving a live image of a biometric sample from said applicant;
- d. generating a live template from said live image; and
- e. accessing said system if said live template corresponds to at least one of said multiple master templates according to predefined criteria.

105. (previously presented) The method of claim 104 wherein accessing said system comprises consummating a transaction.

106. (previously presented) The method of claim 105 wherein said transaction comprises a non-financial transaction.

107. (previously presented) The method of claim 105 wherein said transaction comprises a financial transaction.

108. (previously presented) The method of claim 107 wherein said system consummates said financial transaction with stored financial account data.

109. (previously presented) The method of claim 108 wherein said system consummates said financial transaction with stored financial account data received as said identification data.

110. (previously presented) The method of claim 109 wherein said system updates said applicant's financial account data based on said identification data.

111. (previously presented) The method of claim 108 wherein said system presents said stored financial account data to said applicant.

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112. (previously presented) The method of claim 111 wherein said system consummates said financial transaction based on receipt of selection from said presentation by said applicant.

113. (previously presented) The method of claim 107 wherein said system consummates said financial transaction with non-stored financial account data.

114. (previously presented) The method of claim 113 wherein said system stores said non-stored financial account data.

115. (previously presented) The method of claim 114 wherein said system stores said non-stored financial account data as said applicant's financial account data.

116. (previously presented) The method of claim 114 wherein said system stores said non-stored financial account data as tracking data.

117. (previously presented) The method of claim 113 wherein said system receives said non-stored financial account data from token means.

118. (previously presented) The method of claim 117 wherein said token means comprises a data card.

119. (previously presented) The method of claim 105 wherein said consummation is paperless.

120. (previously presented) The method of claim 105 wherein said system receives authorization for said consummation.

121. (previously presented) The method of claim 120 wherein said system receives said authorization from said applicant.

122. (previously presented) The method of claim 121 wherein said authorization precedes said consummation.

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123. (previously presented) The method of claim 120 wherein said system receives said authorization from an external party.

124. (previously presented) The method of claim 123 wherein said authorization precedes said consummation.

125. (previously presented) The method of claim 123 wherein said authorization is based on a data exchange with said external party.

126. (previously presented) The method of claim 104 wherein accessing said system comprises receiving additional enrollment data from said applicant and storing said enrollment data.

127. (previously presented) The method of claim 104 wherein accessing said system comprises receiving additional identification data from said applicant and storing said additional identification data.

128. (previously presented) The method of claim 104 wherein said system receives said identification data from non-token means.

129. (previously presented) The method of claim 104 wherein said system receives said identification data from token means.

130. (previously presented) The method of claim 129 wherein said token means comprises a data card.

131. (previously presented) The method of claim 104 wherein said biometric sample comprises a fingerprint.

132. (previously presented) The method of claim 104 wherein said biometric sample comprises a voiceprint.

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133. (previously presented) The method of claim 104 wherein said biometric sample comprises a handprint.

134. (previously presented) The method of claim 104 wherein said biometric sample comprises hand writing.

135. (previously presented) The method of claim 104 wherein said biometric sample comprises hand geometry.

136. (previously presented) The method of claim 104 wherein said biometric sample comprises facial geometry.

137. (previously presented) The method of claim 104 wherein said biometric sample comprises facial recognition.

138. (previously presented) The method of claim 104 wherein said biometric sample comprises a retinal scan.

139. (previously presented) The method of claim 104 wherein said biometric sample comprises an iris scan.

140. (previously presented) The method of claim 104 wherein said biometric sample comprises thermal imaging.

141 – 155. (cancelled)

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156. (previously presented) A computer-readable storage medium comprising computer executable code for accessing a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a master template for each biometric sample for an applicant, said code instructing a computer to operate as follows:

- a. receive unrestricted identification data from said applicant;
- b. retrieve all master templates associated with said identification data;
- c. receive a live image of a biometric sample from said applicant;
- d. generate a live template from said live image; and
- e. access said system if said live template corresponds to one of said master templates according to predefined criteria.

157. (previously presented) The system of claim 156 wherein accessing said system comprises consummating a transaction.

158. (previously presented) The system of claim 157 wherein said transaction comprises a non-financial transaction.

159. (previously presented) The system of claim 157 wherein said transaction comprises a financial transaction.

160. (previously presented) The system of claim 159 wherein said system consummates said financial transaction with stored financial account data.

161. (previously presented) The system of claim 160 wherein said system consummates said financial transaction with stored financial account data received as said identification data.

162. (previously presented) The system of claim 161 wherein said system updates said applicant's financial account data based on said identification data.

163. (previously presented) The system of claim 160 wherein said system presents said stored financial account data to said applicant.

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164. (previously presented) The system of claim 163 wherein said system consummates said financial transaction based on receipt of selection from said presentation by said applicant.

165. (previously presented) The system of claim 159 wherein said system consummates said financial transaction with non-stored financial account data.

166. (previously presented) The system of claim 165 wherein said system stores said non-stored financial account data.

167. (previously presented) The system of claim 166 wherein said system stores said non-stored financial account data as said applicant's financial account data.

168. (previously presented) The system of claim 166 wherein said system stores said non-stored financial account data as tracking data.

169. (previously presented) The system of claim 165 wherein said system receives said non-stored financial account data from token means.

170. (previously presented) The system of claim 169 wherein said token means comprises a data card.

171. (previously presented) The system of claim 157 wherein said consummation is paperless.

172. (previously presented) The system of claim 157 wherein said system receives authorization for said consummation.

173. (previously presented) The system of claim 172 wherein said system receives said authorization from said applicant.

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174. (previously presented) The system of claim 173 wherein said authorization precedes said consummation.

175. (previously presented) The system of claim 172 wherein said system receives said authorization from an external party.

176. (previously presented) The system of claim 175 wherein said authorization precedes said consummation.

177. (previously presented) The system of claim 175 wherein said authorization is based on a data exchange with said external party.

178. (previously presented) The system of claim 156 wherein accessing said system comprises receiving additional enrollment data from said applicant and storing said enrollment data.

179. (previously presented) The system of claim 156 wherein accessing said system comprises receiving additional identification data from said applicant and storing said additional identification data.

180. (previously presented) The system of claim 156 wherein said system receives said identification data from non-token means.

181. (previously presented) The system of claim 156 wherein said system receives said identification data from token means.

182. (previously presented) The system of claim 181 wherein said token means comprises a data card.

183. (previously presented) The system of claim 156 wherein said biometric sample comprises a fingerprint.

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184. (previously presented) The system of claim 156 wherein said biometric sample comprises a voiceprint.

185. (previously presented) The system of claim 156 wherein said biometric sample comprises a handprint.

186. (previously presented) The system of claim 156 wherein said biometric sample comprises hand writing.

187. (previously presented) The system of claim 156 wherein said biometric sample comprises hand geometry.

188. (previously presented) The system of claim 156 wherein said biometric sample comprises facial geometry.

189. (previously presented) The system of claim 156 wherein said biometric sample comprises facial recognition.

190. (previously presented) The system of claim 156 wherein said biometric sample comprises a retinal scan.

191. (previously presented) The system of claim 156 wherein said biometric sample comprises an iris scan.

192. (previously presented) The system of claim 156 wherein said biometric sample comprises thermal imaging.

193 – 243. (cancelled)

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244. (previously presented) A computer-readable storage medium comprising computer executable code for accessing a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and multiple master templates for each biometric sample for said applicant, said code instructing a computer to operate as follows:

- a. receive unrestricted identification data from said applicant;
- b. retrieve all master templates associated with said identification data;
- c. receive a live image of a biometric sample from said applicant;
- d. generate a live template from said live image; and
- e. access said system if said live template corresponds to at least one of said multiple master templates according to predefined criteria.

245. (previously presented) The system of claim 244 wherein accessing said system comprises consummating a transaction.

246. (previously presented) The system of claim 245 wherein said transaction comprises a non-financial transaction.

247. (previously presented) The system of claim 245 wherein said transaction comprises a financial transaction.

248. (previously presented) The system of claim 247 wherein said system consummates said financial transaction with stored financial account data.

249. (previously presented) The system of claim 248 wherein said system consummates said financial transaction with stored financial account data received as said identification data.

250. (previously presented) The system of claim 249 wherein said system updates said applicant's financial account data based on said identification data.

251. (previously presented) The system of claim 248 wherein said system presents said stored financial account data to said applicant.

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252. (previously presented) The system of claim 251 wherein said system consummates said financial transaction based on receipt of selection from said presentation by said applicant.

253. (previously presented) The system of claim 247 wherein said system consummates said financial transaction with non-stored financial account data.

254. (previously presented) The system of claim 253 wherein said system stores said non-stored financial account data.

255. (previously presented) The system of claim 254 wherein said system stores said non-stored financial account data as said applicant's financial account data.

256. (previously presented) The system of claim 254 wherein said system stores said non-stored financial account data as tracking data.

257. (previously presented) The system of claim 253 wherein said system receives said non-stored financial account data from token means.

258. (previously presented) The system of claim 257 wherein said token means comprises a data card.

259. (previously presented) The system of claim 245 wherein said consummation is paperless.

260. (previously presented) The system of claim 245 wherein said system receives authorization for said consummation.

261. (previously presented) The system of claim 260 wherein said system receives said authorization from said applicant.

262. (previously presented) The system of claim 261 wherein said authorization precedes said consummation.

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263. (previously presented) The system of claim 260 wherein said system receives said authorization from an external party.

264. (previously presented) The system of claim 263 wherein said authorization precedes said consummation.

265. (previously presented) The system of claim 263 wherein said authorization is based on a data exchange with said external party.

266. (previously presented) The system of claim 244 wherein accessing said system comprises receiving additional enrollment data from said applicant and storing said enrollment data.

267. (previously presented) The system of claim 244 wherein accessing said system comprises receiving additional identification data from said applicant and storing said additional identification data.

268. (previously presented) The system of claim 244 wherein said system receives said identification data from non-token means.

269. (previously presented) The system of claim 244 wherein said system receives said identification data from token means.

270. (previously presented) The system of claim 269 wherein said token means comprises a data card.

271. (previously presented) The system of claim 244 wherein said biometric sample comprises a fingerprint.

272. (previously presented) The system of claim 244 wherein said biometric sample comprises a voiceprint.

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273. (previously presented) The system of claim 244 wherein said biometric sample comprises a handprint.

274. (previously presented) The system of claim 244 wherein said biometric sample comprises hand writing.

275. (previously presented) The system of claim 244 wherein said biometric sample comprises hand geometry.

276. (previously presented) The system of claim 244 wherein said biometric sample comprises facial geometry.

277. (previously presented) The system of claim 244 wherein said biometric sample comprises facial recognition.

278. (previously presented) The system of claim 244 wherein said biometric sample comprises a retinal scan.

279. (previously presented) The system of claim 244 wherein said biometric sample comprises an iris scan.

280. (previously presented) The system of claim 244 wherein said biometric sample comprises thermal imaging.